

Reviving Zakat and Waqf Institutions for Sustainable Community Development in Gombe State, Nigeria

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Abstract

This paper aims to examine the current state of Zakat and Waqf institutions in Gombe State, Nigeria, and proposes measures for their revival for sustainable community development. The paper also covers a brief overview of the Islamic institutions of Waqf and Zakat, their importance in advancing social welfare and community development, and the present difficulties these organizations face in Gombe State, such as poor funding, improper management, and low public awareness. This study used a qualitative research design, collecting data through interviews and a review of the literature, and evaluating the data using content analysis. The study discovered that in order to revitalize these organizations and realize their full potential, a comprehensive strategy involving cooperation between government agencies, religious organizations, and the community must be looked in to. This strategy entails creating an efficient administration system, creating a thorough legislative framework for Waqf and Zakat, and raising public awareness through outreach and education initiatives.

A. Introduction

The term "zakat" appears in numerous verses in the Qur'an, including 7:156, 9:60, 19:31, 19:55, 21:73, 23:4, 27:3, 30:39, 31:4, and 41:7. The term "waqf," or "endowment," does not appear directly in the Qur'an but rather indirectly through the prophet's and early Muslim scholars' tradition and sayings (Muhammad, Hussaini, et al., 2023).

The economic disparities and underdevelopment of communities, as well as the unexpected financial suffering of a large number of Nigerians, are extremely upsetting and frustrating. Gombe State, located in the northeastern part of the country, is not an exception to these social challenges. The Nigerian government and its agencies have implemented a number of initiatives aimed at finding economic solutions to lessen or end the country's citizens' financial hardships. These initiatives include bank loans and small-scale business ownership. However, the enduring quality of the unwavering audacity of the financial suffering does not go away. However, Almighty Allah has disclosed a straightforward approach to eradicate economic issues from communities in his Glorious Book (Muhammad et al., 2024). Among the many strategies are Waqf institutions and the provisions of Zakat distribution and collection.

One of the five pillars of Islam, zakat, requires all Muslims who satisfy the required financial requirements to give to the poor. It is a mandatory charitable contribution, often considered to be a tax, and its payment and distribution have played a major role in the history of Islam, notably during the Ridda wars (Muhammad et al., 2024).

Although laws have been passed for their administration, Gombe State's Zakat and Waqf institutions have not been performing up to stakeholders' expectations. Nonetheless, several attempts have been made to increase compliance in the collection and distribution of Zakat and Waqf throughout the state. Zakat and Waqf institutions have been used not only as a mechanism for the redistribution of wealth but also to strengthen the capabilities of individuals and communities who are in need of support (Muhammad, Hussaini, et al., 2023).

This is why it is necessary to research how to revitalize and integrate Waqf and Zakat institutions in order to positively and sustainably contribute to community development in Gombe State, Nigeria (Muhammad et al., 2022).

According to Muhammad et al. (2024), assert that Waqf and Zakat, when properly administered within a state's central public economic policies, have the potential to stimulate economic growth and revenues of a given state, which supports the primary objective of the current study, which is to identify potential means of reviving the Zakat and Waqf institutions in order to accomplish their Shari'ah objectives in Gombe State, Nigeria.

Abdullahi (2019) notes that the integration, proper connection, and channeling of Waqf and Zakat in accordance with Allah SWT's instructions could improve human well-being, create more job opportunities, and open the door for youth empowerment and community development.

In certain Islamic regimes, the responsibility for planning, developing, and overseeing the nation's infrastructure has not been assigned to a Public Works Department; instead, the community has assumed this role through organizations like Waqf and Zakat (Muhammad, Syamsuddin, et al., 2023).

Over the course of their historical development, active Waqf institutions have reportedly helped to alleviate the burden of taxes and budget deficits, advance the common good, resolve inequalities between the rich and the poor, eradicate greed, and reduce poverty.

As directed by Allah SWT, the organizations of Waqf and Zakat are tasked with gathering and allocating money to the community's poor (Muhammad et al., 2022).

According to Saad & Farouk (2019) and Muhammad et al. (2022), they claimed that low compliance from potential donors in society, the lack of uniformity in fatwah, and the centralized administrative authority for Zakat and Waqf among a small number of people are some of the factors contributing to the weak control over these practices in Gombe State and throughout Nigeria.

Abdurraheem & Suraju (2018) discovered that among other things, bad administration and low engagement from affluent persons contributed to the poor performance of Nigeria's Zakat and Waqf institutions.

From many perspectives and industries, a great deal of research has been done on Zakat and Waqf, their challenges, and their contribution to the empowerment of communities, the creation of jobs, the alleviation of poverty, and overall economic development. Nonetheless, the focus of this literature review is on studies that are more pertinent to the topic of our research.

Therefore, the Islamic ideas of Waqf and Zakat can be understood as ways to reach the Almighty's satisfaction, purify money, and win rewards. Their distribution to the poor also helps the less fortunate members of society and fortifies social ties within the community. It can also be seen as a way to rid Muslims of greed, suffering, and other worldly cravings, which eliminates poverty, fosters compassion for the less fortunate, and ensures long-term social progress.

B. Research Methods

This study used an interview and a review of the literature to implement the qualitative research methodology. In order to gather data directly from reputable sources and participant perspectives, a qualitative research approach was used, involving a literature review and semi-structured interviews with stakeholders from four different categories of people in the study area: legal practitioners, religious scholars, government officials, and administrators of Zakat and Waqf institutions. These interviews were coded as LP, RS, GO, and AZWI. In order to properly evaluate and document the data, content analysis was selected as the analytical method.

C. Result and Discussion

1. Conceptual definition of Zakat and Waqf

Zakat

- a. According to [Abdurraheem & Suraju \(2018\)](#) the majority of Islamic jurists define zakat as "a duty that was tasked by God for economic and social efficiency." This definition expresses the view that zakat is effective for the economy and society and that it is commanded by God.
- b. Zakat is a type of almsgiving that is frequently gathered by the Muslim Ummah and is regarded as a religious duty in Islam. According to the Qur'anic ranking, it is the second most important act after salat (prayer) ([Salehi & Poour, 2015](#)).
- c. Zakat is an essential part of Islamic finance and social justice; it is a kind of almsgiving that is meant to cleanse one's riches and advance the welfare of society. It has a significant role in Islam's economic structure as well. Within the Islamic community, this idea is essential for promoting social cohesiveness, economic equality, and personal spiritual development (Muhammad, Hussaini, et al., 2023).
- d. Zakat is a sum of money that Muslims are required to donate annually to certain groups of people who are in need. Typically, this sum equals 2.5% of their wealth. For qualified Muslims who have owned their wealth for a full lunar year and reach the required financial level (nisab), it is mandatory. Zakat is a material way for us to show our thanks to Allah and acknowledging that wealth is a blessing and a responsibility ([Muhammad, Ardo, et al., 2023](#)).
- e. Zakat is the third pillar of Islam. It is a religious duty for all adult men and women who meet the requirements attached to it, as well as a due right on certain assets or properties in certain percentages with consideration for the passing of a year (hawl) and the satisfaction of nisab ([Saad & Farouk, 2019](#)).

Thus, to put it simply, the meaning of zakat is improvement, growth, or expansion. This suggests that Zakat boosts societal wealth since it makes unused money useful when it is donated as Zakat. Zakat benefits the impoverished, which will probably put the money to good use. This will accelerate economic growth. Accordingly, Zakat is not a charity but rather a right for poor and needy people in society.

Waqf

- a. Waqf, which derives from the Arabic word "Waqafa," which means to hold, is a unique Islamic charitable custom in which assets or property are dedicated for the long-term good of society ([Rashid, 2018](#)).
- b. The word "Waqf" in Arabic means "to keep something from moving," but in Shari'ah, it means "to make a property immune to disposition that results in a transfer of ownership and to donate the asset's fruits to beneficiaries."
- c. Waqf is a charitable organization that operates on a voluntary basis. It is defined as tying up an asset for a particular shariah-compliant purpose in a way that preserves the Asl أصل (principle) and allocates exclusively its usufruct to the designated goals ([Ahmed et al., 2015](#)).
- d. Waqf is a legally enforceable agreement, and denying title of a property would occur concurrently with designating it as an endowment ([Muhammad et al., 2024](#)).
- e. According to Yakubu et al., 2019, *Waqf* is the act of permanently donating a particular item, such as real land or money, to a charity cause.

Thus, the Sunnah (prophetic traditions) and Ijma' (consensus of Fuqaha) emphasize that Waqf is a voluntary and permissible endowment in Islam, indicating its deep historical roots and ongoing significance in promoting social services, healthcare, education, and other community development within the Islamic community.

2. History of Zakat and Waqf in Islam

When Prophet Muhammad SAW began to preach about Islam in public, he expressed concern about many issues that affected human rights, such as equality, fair trade, and charity (Abdullahi, 2019a). He ordered Muslims to give *Zakat* to the poor, just as Christians and Jews were practicing alms (Abdullahi, 2019). The Prophet called for charitable activities in line with the Qur'an:

"So give to the kindred his due, to the poor, and to the wayfarer. That is best for those who seek God's countenance, and it is they who will be successful." (Quran 30:38).

Following the Prophet's migration from Mecca, the enforcement of Zakat developed in Medina. The first "obligatory Zakat" was not enacted in Mecca, but rather in Medina. According to Al-Qardawi (2002), Zakat, as it was known in the early years of Islam, is not precisely the same Zakat system founded in year nine (of the Islamic calendar/Hijri)

At the outset of Islam, and when in Mecca, the notion of Zakat was a solely religious duty, similar to alms in Christianity, meaning it "is not a duty of justice but a work of supererogation" (Abdullahi, 2019). Its performance was left to the conscience of individual Muslims (as an act of piety such as prayer and fasting). Zakat in Mecca was voluntary and by year nine, Zakat had gradually transformed into an economic duty (as well as a religious one).

Regarding Waqf, it is thought that the term originated around the middle of the third century in Islam, during the post-formative period of Islamic law. Scholars of Qur'anic exegesis explain that the following Qur'anic passage provides the framework for Islamic philanthropy. The formative period for Islamic philanthropy began after the Prophet's migration to Medina and ended around the early Abbasid era. During this period, the essence and contours of Islamic philanthropy were established by Qur'anic and Prophetic decrees, and philanthropic giving emerged in various forms (Yakubu et al., 2019).

Although the term itself does not exist in the Qur'an, scholars of Qur'anic exegesis explain the following Qur'anic passage as providing the basis for Islamic philanthropic giving:

None of you (believers) will attain true piety unless you give out of what you cherish; whatever you give, God knows about it very well (Qur'an, 3:92).

After reading this passage from the Qur'an, one of the Prophet Muhammad ﷺ's most illustrious companions, Abū Ṭalḥah, gave his most prized asset—a sizable date-palm grove with more than 600 date palm trees—to the Medina poor. He gave the Prophet Muhammad ﷺ an explanation of his gift, stating that the date palm grove was his most prized possession and that he sought to achieve true piety in the hereafter by giving it to the needy (Saad & Farouk, 2019).

The first act of endowment (waqf) in Islam was this donation of their most precious real estate to benefit the Medina poor and further the cause of Islam.

For the comfort of pilgrims performing the Hajj through the treasures they were Waqf, Princess Zubaidah, the wife of Caliph Harun al-Rashid, has constructed highways from Baghdad to Mecca (Latif et al., 2018).

In his book "Rihlah Al-Batutah," Ibn Battutah, a sailor who traveled to Damascus in 726 AD, wrote that the Waqf's richness and diversity were astounding. There are many different types of Waqf, including Waqf for people who cannot afford to perform the Hajj in Mecca, Waqf to marry women whose families cannot support them, Waqf to free offenders, Waqf for food, clothes, and expanding public amenities like sidewalks and roads that can be useful for people. He added:

"I witnessed a slave in Damascus, unintentionally dropping a Chinese porcelain pot, when I was strolling about the city. The crowd had around the terrified servant. To deliver the debris to the Waqf manager, one of them had asked the servant to pick it up. In addition to receiving the same amount as the rookie, he brought the debris."

The fact that the role of Waqf blurs the lines between the ideas of master and servant is astounding.

Professor Norman A. Stilman claims that the majority of social services and welfare in the Muslim world during the middle ages were provided by Waqf. The extensive welfare role that Lord Macnaghten had in the late 19th century has been carried out by this organization in his comments on the English Charitable Act:

"... poverty reduction, educational advancement, religious development, and any other purpose that gives benefits to the community, although it was not included in any of the listed categories."

This is according to DS Power's study, "Toward development of the Waqf institution in Juruselam between 1525 and 1572," which has identified more than 35 treasured properties for community welfare benefits, including stores, homes, halls, corporate buildings, farms, plants, ponds, printing, and universities. In fact, Professor Dr. Yusuf Al-Qardawi states clearly in his book, "Poverty and its Solution in Islam," that Muslims are very sensitive to Allah SWT's needs and wishes, no matter how small those needs may be. They also value the land because they can build hospitals there to care for ailing animals and feed the barking dogs. How do they serve us, the pious human race, if they are so focused on the welfare of stranded animals? (Latif et al., 2018).

Professor Baheddin Yedyildiz described the function and influence of Waqf in the Ottoman Empire as follows: "Mankind is born in Waqf houses, sleeps in Waqf swings, eats and drinks from Waqf properties, reads Waqf books, receives education at Waqf schools, receives wages from the Waqf administration, and when these men die, they are buried in grave grounds, diwakaf." As a matter of fact, three-quarters of Arab land was Waqf land at the end of the Ottoman Empire. Half of Algeria's land, one-third of Tunisia's land, and one-eighth of Egypt's land were under Waqf in the middle of the nineteenth century.

The Waqf model, which serves as a crucial basis for community development through the creation of welfare, social services, and educational institutions, has also had an impact on western civilizations. By means of the Waqf principle, Walter de Melton, the former Chancellor of England's King at Jerusalem, founded the Melton College at Oxford University in 1264. The endowment concept was used in the development of the three most prestigious universities in the world: Harvard University, Oxford University, and Kellogg Business School. A total of USD 14 billion is raised by Harvard University through endowments, which are used to support fundraising efforts, library upkeep, and academic and research endeavors. The purpose of trust funds and charity foundations is to provide assistance and advancement for the following areas: education, the environment, media, medical research, religious studies, corporations, welfare and protection of children, and the arts (Salehi & Pour, 2015).

For example, the National Park Trust (NPT) and the Trust for Public Land (TPL), which were founded in the United States in 1972 and 1982 respectively, support and advance the interests of public land while assisting communities in developing a "green print" for growth. In his 1996 book "The End of Work," Jeremy Rifkin emphasized the significance of using this industry as a substitute for lessening the burden of the government towards more comprehensive community development.

Before The Doctrines of Trust and Uses in English Law were created, more than 1400 years ago, the ideas included in the numerous terminology and suggestions described above were put into reality in Islamic nations through Waqf. However, Muslims are more aware of endowment, trust fund, foundation, estate planning, and philanthropic concepts (giving, contribution, and charitable fund). Muslims still disregard and forget the significance of Waqf with the passing of time.

Two distinct tendencies were observed by growing economies worldwide in the second half of the 20th century. Different international bodies have acknowledged that poverty has to be tackled with concentrated efforts through ambitious plans for development. While some countries have experienced remarkable growth rates and increased economic well-being, many others have lagged behind and poverty and squalor have multiplied. Approximately one-fifth of the world's population lives on less than \$1 per day, and over two-fifths live on \$2 per day (Deloui et al., 2021).

A large number of the impoverished reside in Muslim countries and largely African countries, including Nigeria, the most populous country in Africa. A major topic discussed in the development debate is the impact of religious institutions and cultures on economic variables and outcomes for community development. In this regard, the role of Zakat and Waqf in tackling the problem of poverty and community sustainable development is very relevant (Ahmed, et al. 2015). These traditional Islamic institutions were able to solve the problem of extreme poverty and hunger. In 2000, heads of state adopted the "Millennium Development Declaration," which meant that the "Millennium Development Goals" were to be met by 2015 and the Sustainable Development Goals (SDGs) were to be met by 2030. The first of these goals is to eradicate extreme poverty and hunger (Maidoki & Sani, 2018).

The institutionalization of charity in Islam became a defining feature that would have a significant impact on social welfare, artistic and aesthetic development, political stability, the structure and stability of markets and economic forces, urban planning and the growth of cities and towns, as well as the creation of Muslim culture in all its varied manifestations.

3. Zakat and Waqf Practice in Gombe State Nigeria

Gombe State, also known as the "Jewel in the Savannah," is a state in the North East geopolitical zone that was formed in 1996 from the former Bauchi State, with Gombe town serving as its administrative and commercial capital. Gombe State is the 21st largest in area and the 32nd most populous, with an estimated population of about 3.25 million as of 2016 (Muhammad & Shariff, 2022).

The majority of the state's population is made up of farmers who grow both food and cash crops, with the state producing yam, cassava, maize, tomatoes, and groundnuts for food crops and cotton for cash cultivation. Because of its great modern infrastructure, safe and stable tranquility, transparency and ease of information accessibility, regulatory environment, skilled labor, and economic prospects, Gombe State is

the best and friendliest place to do business. She received the World Bank's annual evaluation, "The Ease of Doing Business," in 2021 and 2023 as a result of these.

The Gombe Zakat and Waqf Foundation is the sole major institution of Zakat and Waqf in the state; it is not a government-owned institution, but rather a non-profit, non-governmental organization that was founded in 2018. The institutions of Zakat and Waqf in Gombe State have shrunk to such a minimal level. In order to properly distribute charitable contributions to the poor in a way that reduces their poverty, raises their standard of living, and sets them on the path to socioeconomic empowerment for the advancement of human welfare and community sustainable development in the state, it mobilizes resources from Waqf and Zakat payers as well as other donors who are willing to channel their charitable contributions.

There may be a need for pertinent macroeconomic policies that promote economic growth, community development, and income redistribution to eradicate poverty in order to fulfill all the lofty socioeconomic roles that the government and non-governmental organizations in Nigerian communities have failed to fulfill. These roles include poverty reduction, sustainable job creation, community development, and student enrolment in school. Institutions such as Waqf and Zakat are crucial to the work at hand, and effective governance frameworks are needed for accountability, collection, coordination, and distribution. In order to strengthen the Zakat and Waqf institutions and use their funds for sustainable community development, it is therefore necessary to revive these institutions within the aforementioned framework. This mechanism can be used to develop ethical models, processes, economics, investments, products, and services.

4. General Challenges of Zakat and Waqf Institutions in Gombe state Nigeria

Notwithstanding the relatively little impact of the Zakat and Waqf foundations—discussed earlier—their endeavors to improve financial inclusion and alleviate poverty encounter numerous obstacles. There are five main issues that Zakat and Waqf institutions in Gombe State, Nigeria, are facing. These issues were discovered through meticulous surveying and formal and informal conversations with their founders.

- a. To begin with, prospective donors to these organizations show little interest in making Waqf or Zakat donations when they are due. Because they are afraid of disclosing their true net worth to outsiders, Zakat payers prefer to evaluate their own fortune. Because of this, the amounts paid as Zakat are frequently the result of flagrant misreporting.
- b. Secondly, in order to raise funds for Islamic welfare services, persistent campaigns of education, sensitization, and awareness must be run on radio, television, social media, and print media. However, the financial burden of these campaigns falls primarily on individuals rather than the regional government.
- c. In many communities, there is a lack of professionals with knowledge of managing and overseeing Islamic welfare funds, particularly Waqf, Sadaqah, and Zakat. The management of the aforementioned Islamic welfare funds has been inefficient and ineffectual due in part to a lack of professionals. Since it is exceedingly expensive to establish the necessary human capital, the majority of Islamic faith-based organizations (IFBOs) make do with volunteers.
- d. Fourth, moral decay and poverty have made it easier for Islamic welfare payments to be fraudulently collected and used for a variety of illicit activities.
- e. Fifth, beneficiaries are impatient because they don't know that before social services are provided or money is transferred to actual beneficiaries, careful investigation must be done.

A recent survey revealed several of the main obstacles to managing Islamic welfare funds, including low support from Waqf and Zakat donors and payers; a shortage of skilled casual, volunteer, and part-time workers; a lack of public awareness; and a disproportionately high number of recipients compared to the total proceeds from Waqf and Zakat.

5. Revival Strategies and the Need for Reform

- a. Open and Effective Zakat and Waqf Management: To gain the public's trust, governments and other institutions must make sure that Zakat and Waqf money are managed openly and effectively. Assets held in Waqf and Zakat accounts will be used for the appropriate charitable purposes if there is enough oversight and accountability.
- b. Modification of Zakat and Waqf legislation and Regulations: To meet evolving social demands and guarantee the continuous applicability of Zakat and Waqf in the modern day, flexible legislation should be implemented. Governments can create inclusive and thorough Zakat and Waqf legislation by collaborating with Islamic academics and specialists in Islamic finance.

- c. Incentives for the Creation of More Zakat and Waqf Institutions: Governments might provide incentives, such as tax breaks for people and businesses who donate to charitable purposes, to promote the creation of additional Zakat and Waqf institutions. More people will be inspired to engage in charitable activities through Zakat and Waqf by these incentives.
- d. Education and Awareness Campaigns: Attempts ought to be made to heighten cognizance regarding the function and importance of Waqf and Zakat in Islamic past as well as their capacity to tackle contemporary issues. Promoting a culture of giving and expanding the number of Zakat and Waqf institutions can be greatly aided by the involvement of religious leaders, academics, and educational institutions.
- e. Creation of Research Centers: Dedicated research facilities and educational initiatives centered on Waqf and Zakat studies would support well-informed choices and practical plans for the restoration of Waqf and Zakat. These centers can explore best practices, historical precedents, and contemporary applications of Waqf and Zakat principles.
- f. Cooperation and networking: In order to maximize resources and expertise for the resuscitation of Zakat and Waqf institutions, cooperation between governments, Islamic financial institutions, and charitable groups is crucial. Social media platforms have the potential to promote information exchange as well as teamwork in the promotion and administration of Waqf and Zakat projects.

D. Conclusion

Many scholars from various angles and sectors have discussed a number of issues pertaining to Zakat and Waqf institutions, including their establishment, administration, collection, and distribution, as well as their development and role in poverty reduction, job creation, and community sustainable development in Nigeria, particularly in the northeast region. However, these issues have not yet resolved economic stability in Gombe state communities. This study focuses on the obstacles faced by and attempts to revitalize the Waqf and Zakat institutions in Gombe State, Nigeria, given their crucial role in the sustainable development of local communities.

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